

# 12

**WAYS YOU  
CAN HELP  
CONTROL  
HEALTH  
CARE COSTS**





## **HEALTH CARE COSTS — WE'RE WORKING TO HOLD THE LINE**

Health care spending is more than five times higher today than it was ten years ago and growing dramatically. Some of the increase is caused by inflation; some is caused by new and expensive medical technology; but, much of it is caused by people using more health services more often.

At Blue Cross and Blue Shield of Florida, Inc., we are concerned because we want to make your dollar buy as much health care as possible.

That's why we work so closely with doctors and hospitals to hold down costs. We review patient care to be sure it is necessary. We encourage use of services that cost less than hospitalization.

We are pacesetters in programs to prevent duplicate coverage payments. And we are active promoters of health education and good health habits.



We are committed to keeping our operating costs low. We operate on a not-for-profit basis and use only 7¢ out of every premium dollar to cover our costs of doing business. That means 93¢ of every premium dollar is used for health services for you — our subscribers.

. . . But, we need your help.

Blue Cross and Blue Shield Plans acting alone can't control costs. You and the "other guy" have to work together, with us. Because when the "other guy" is overweight, or smokes or drinks too much, or doesn't exercise, or won't relax, or he receives care that is not really necessary, he pushes *your* rates up. And when you're the "other guy," you push his rates up. We're all in the cost squeeze together.

After all, the money Blue Cross and Blue Shield of Florida, Inc. spends on health care for you and your family is *your* money. It's money you or your company have set aside with us during healthy times to pay for care when you need it.

The success of many of our efforts depends on you. You can help control the rise in health care costs (and your Blue Cross and Blue Shield of Florida premiums, which are determined by the cost and use of benefits).

The secret of getting the most value for each health care dollar is USE, not ABUSE of health care services and benefits.

Here are some things you can do . . .

## **12 WAYS YOU CAN HELP CONTROL HEALTH CARE COSTS**



# 1

**STAY HEALTHY . . .** The best way to reduce the cost of health care is to stay healthy. And that means living in a way that will avoid illness and accidents. If you want to improve your chances for good health and a long life, practice these eight health habits — or at least make a serious effort to change some of your bad habits.



- ✓ Eat breakfast regularly.
- ✓ Don't eat between meals.
- ✓ Get exercise regularly.
- ✓ Sleep 7-8 hours a night.
- ✓ Don't drink to excess.
- ✓ Avoid medication unless it's really necessary and prescribed for you.
- ✓ Don't smoke.
- ✓ Stay within 10% of your proper body weight.



# 2

## **HAVE A PERSONAL PHYSICIAN . . .**

Find a personal physician *before* you get sick or hurt. When a doctor knows you and your health record, he or she can care for you better and at less cost. A lot of people use a hospital emergency room for ordinary care — an expensive and often impersonal alternative! When you see your doctor, always discuss charges *before* treatment. Don't be embarrassed to ask about fees. Doctors welcome the opportunity to discuss them. Ask if he or she "participates" with Blue Cross and Blue Shield of Florida. Your Blue Cross and Blue Shield Medical-Surgical coverage is usually worth more when services are provided by a Participating Physician.

# 3

## **KNOW WHEN TO USE MEDICAL SERVICES . . .**

Learn to recognize when it's important to go to a doctor or hospital. Many visits to the doctor are "unnecessary", resulting in either reassurance from the doctor or a recommendation for simple measures which are available without prescription. Know how to distinguish minor problems from those which require a physician's care. Choose a physician who will help you use services wisely.

Along this line, Blue Cross and Blue Shield of Florida offers pamphlets and brochures for purposes of education and reinforcement.



Don't Go **Go!**

# 4

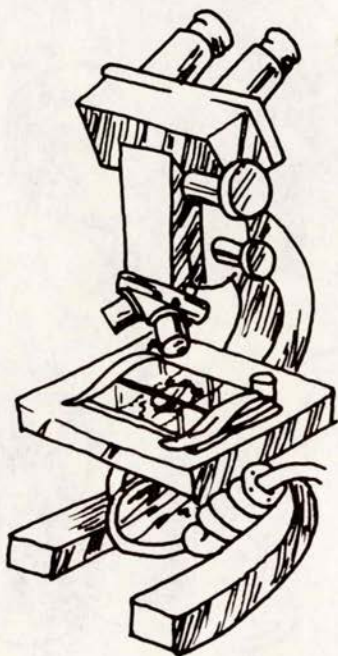
**ASK ABOUT OUTPATIENT DIAGNOSTIC TESTING . . .** If you need tests or X-rays, ask if they can be done in your doctor's office or a hospital outpatient department. If they can, it will reduce the amount of time you have to be away from home or work, and it will cost considerably less.



# 5

## **ASK ABOUT PRE-ADMISSION TESTING . . .**

If you must be hospitalized for surgery, ask the doctor if the routine tests that will be necessary before surgery can be done on a hospital outpatient basis. This usually reduces your hospital stay by at least one day.







## **ASK ABOUT SAME-DAY SURGERY . . .**

If you must have surgery, ask if it can be done just as safely in your doctor's office, a clinic or a hospital outpatient department. Many types of surgery can be done this way, and you can return home the same day. (With a semi-private room averaging \$130.72 a day in our state, this could easily add up to a savings of several hundred dollars.)





**ASK ABOUT A NON-WEEKEND ADMISSION . . .** If you must be hospitalized, try not to enter the hospital over the weekend. Unless emergency or critical care is needed, weekend admissions may mean wasted time and money if nothing is to happen until Monday.



# 8

## **DON'T GO TO THE HOSPITAL UNNECESSARILY**

. . . Don't try to be admitted to a hospital for convenience or a rest, or for routine check-ups and tests. A lot of these tests can be done safely and efficiently on an outpatient basis.





## **DON'T EXTEND YOUR HOSPITAL STAY . . .**

Leave the hospital as soon as you can be released. Don't consider the hospital a place to rest or a way of avoiding some unpleasant situation. Let your doctor know you would like to be discharged as soon as possible.





# 10

## **ASK ABOUT HOSPITAL ALTERNATIVES . . .**

After surgery or other medical treatment in a hospital, ask your doctor if you can complete your recovery in some manner other than in the costly hospital bed. Be aware of other health care services available in your community:

- ✓ Skilled nursing facilities
- ✓ Extended care or day rehabilitation facilities
- ✓ Outpatient services through hospitals
- ✓ Visiting nurse (or other health care professional) services
- ✓ Home health/home aid agencies
- ✓ Meals on wheels programs

# 11

**ASK QUESTIONS . . .** You are responsible for your own health. You have the right to ask questions about the medical services you receive. Check hospital and other bills to make sure they are right. You are responsible for obtaining the best, most efficient cost possible for yourself and your family. Wherever possible, use hospitals and doctors that participate with Blue Cross and Blue Shield Plans.



# 12

## **DON'T THINK IT'S**

**FREE . . .** Above all, remember nothing is free. Don't think: "Why should I care how much my bill is, my Blue Cross and Blue Shield Benefit coverage will take care of it?" True, perhaps, but it's our members — and that includes you — who have to pay for every use of health care benefits.

Even if your employer pays or helps pay the premium for your health care program, it's your money. Employee benefits are really part of your salary. We may pay the bill, but it's not our money. It's yours.



## REMEMBER . . .

- . . . You are the first line of defense against the rising cost of health care. Your efforts and the efforts of hospitals, doctors, and the Blue Cross and Blue Shield Plans — together can keep quality medical care affordable.
- . . . YOU-tilization Counts. *You* can control the cost of health care through proper use of health care services and benefits.
- . . . Spend our money as if it's yours. Because it is.



**Blue Cross  
Blue Shield**

of Florida



**Cost Containment  
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